

HOUSING NOW

Hamilton and Brantford CMAs



Canada Mortgage and Housing Corporation

Date Released: March 2009

New Home Market

Persistent Decline in Single Detached Starts

Starts of single-detached homes in the Hamilton Census Metropolitan Area (CMA) continued to dwindle last month across all areas of the CMA. There were just 40 starts of single-detached homes as compared 152 a year ago. However, an 82 unit

rental building in Burlington contributed to a near doubling in starts of apartments and accounted for nearly 50 per cent of total starts for the month. There were 165 starts in total in the Hamilton CMA.

Despite the declining trend in new home starts, the inventory of newly completed and unoccupied units remains effectively unchanged for the year to date, indicating that

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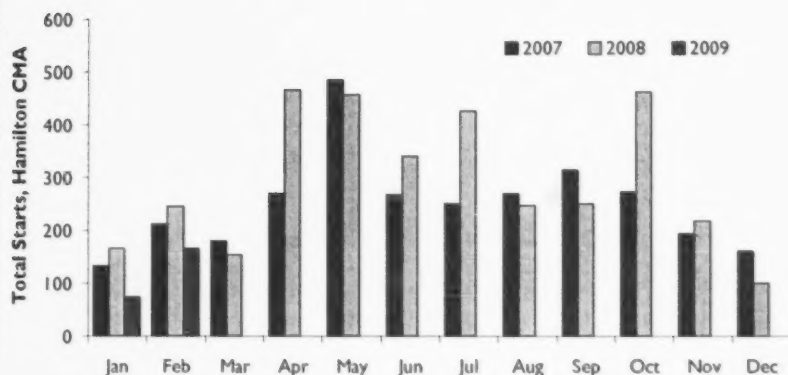
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Persistent Decline in
Single Detached Starts

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Figure 1

Hamilton New Home Starts

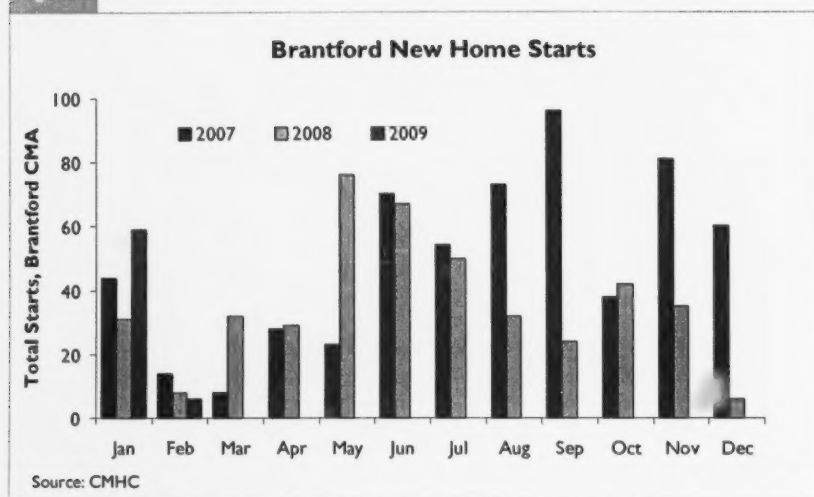


Source: CMHC

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Figure 1



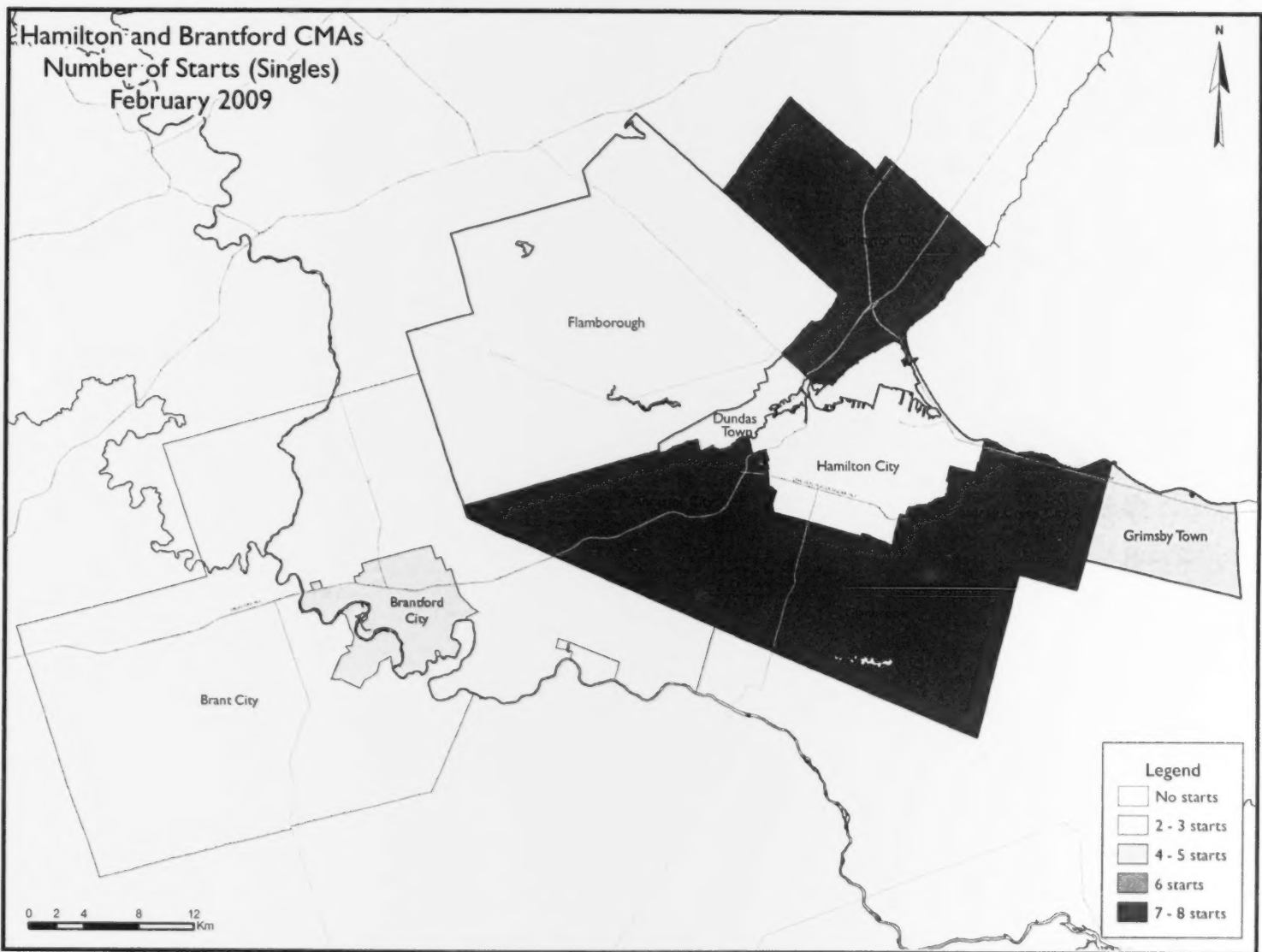
builders are adapting well to changing market conditions. A rising number of units under construction and fewer completions are a sign

that some builders are slowing down the pace of construction.

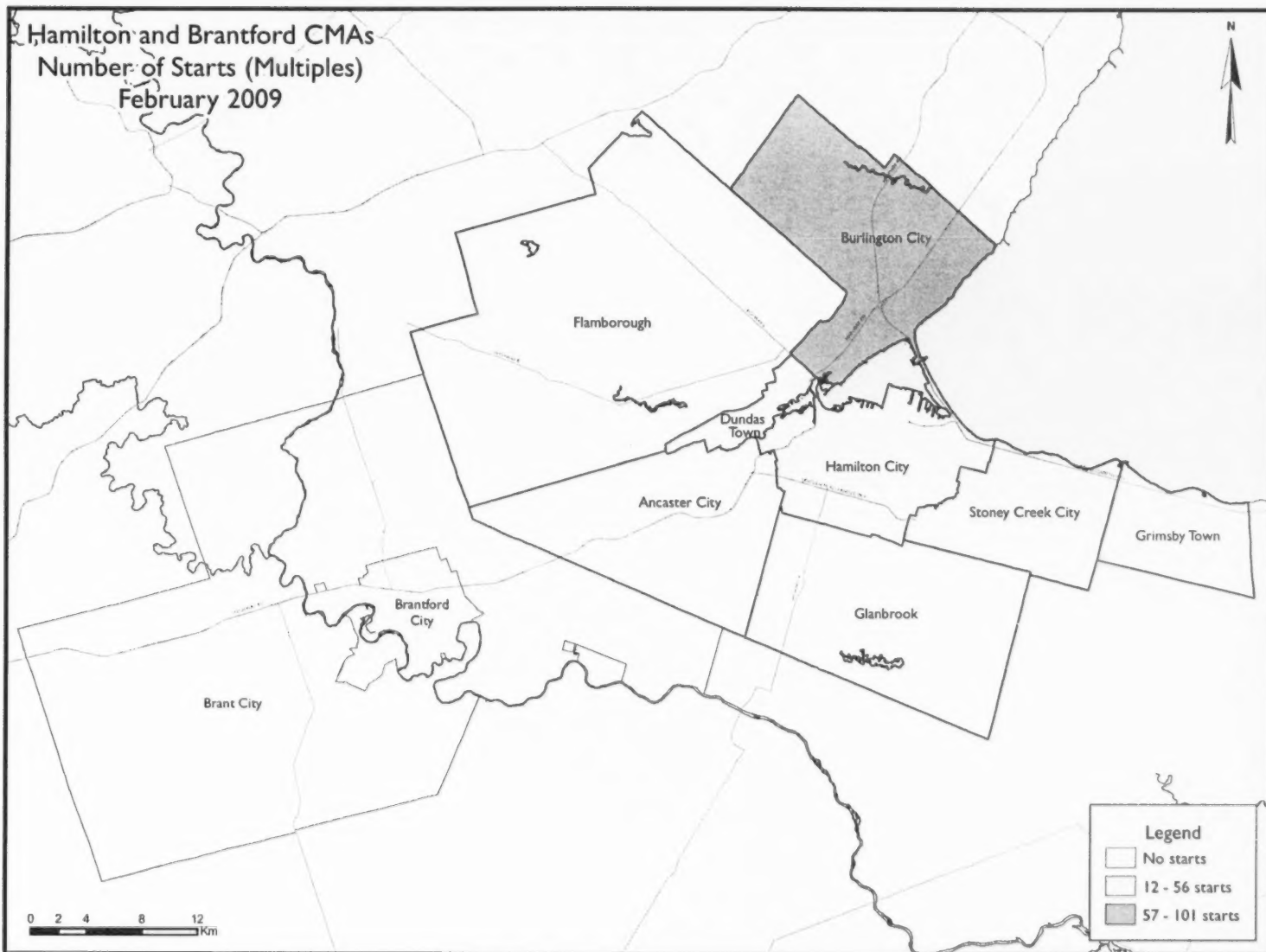
The average price of a new single-detached home continued to rise

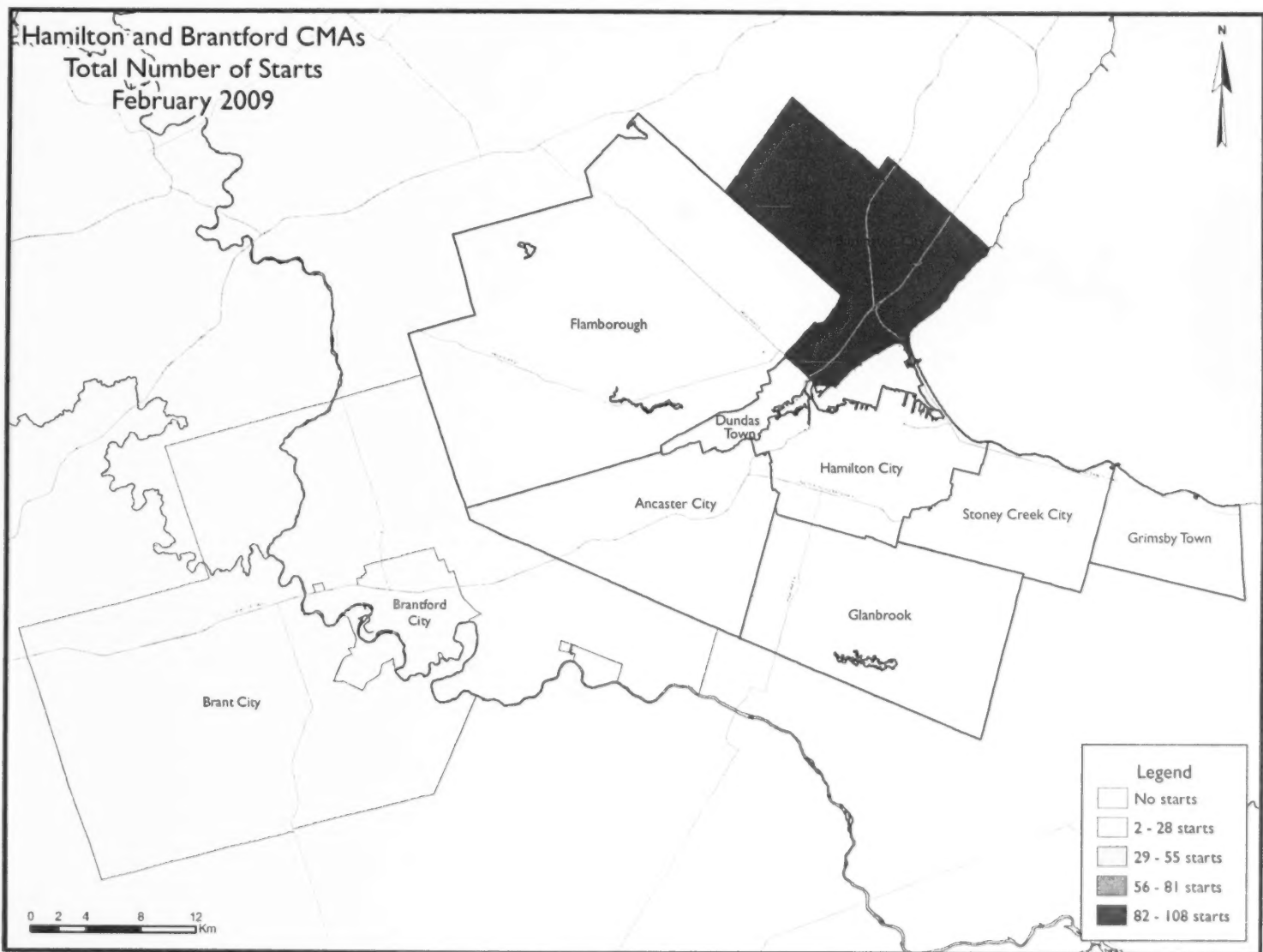
over the first two months of the year for the CMA overall to \$479,000, up from 420,000 a year ago. However, the average price ranged from a low of \$319,000 in Dundas to \$640,000 in Burlington, and most sub-markets experienced lower average new-home prices this year.

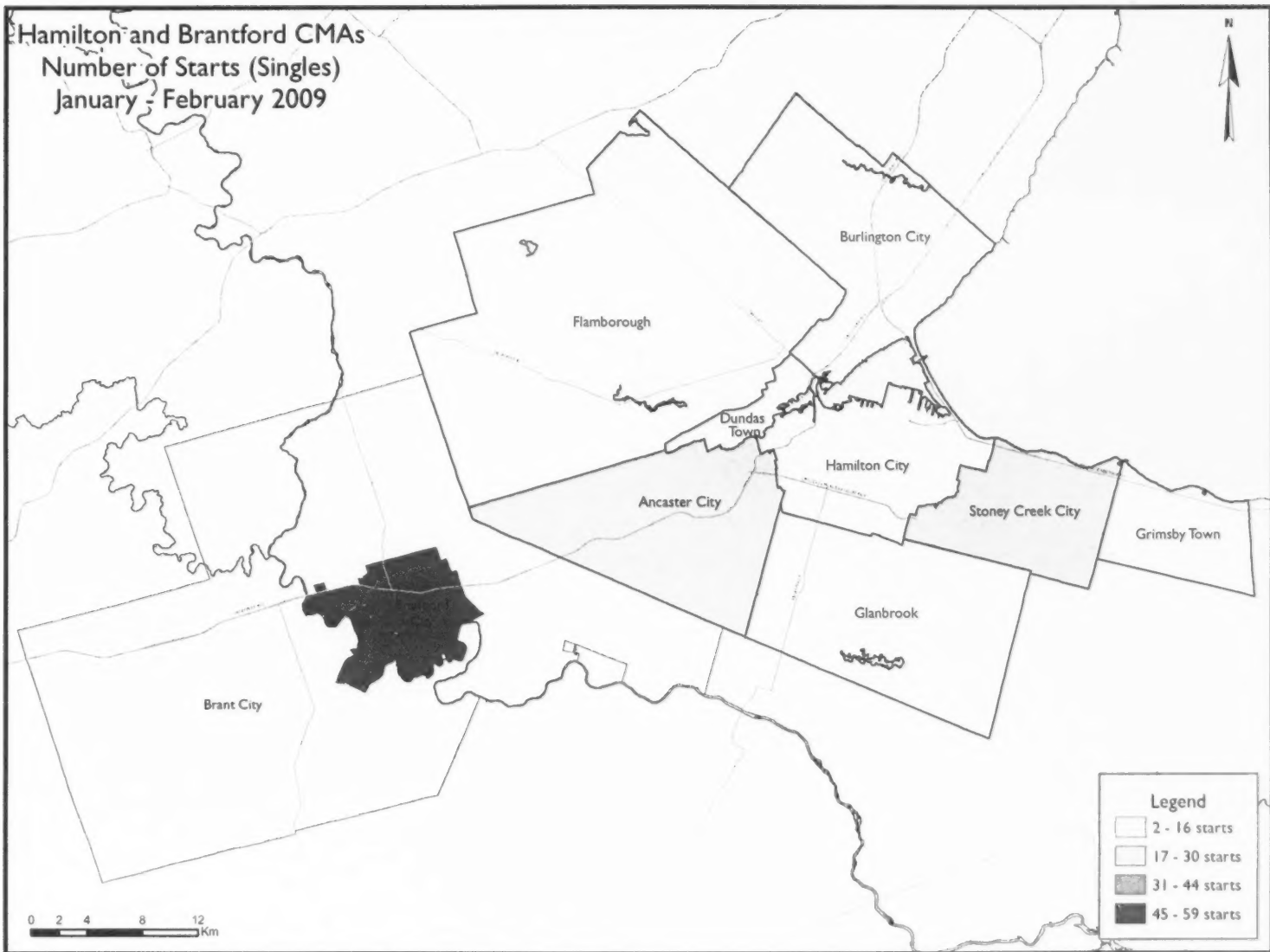
In the Brantford CMA, there were just six starts of new homes last month, though total starts were up on a year-to-date basis. There were fewer completed and unoccupied units in Brantford last month as compared to a year ago. Lower average prices may have had some impact on buying activity last month. The average price of a single-detached home was down six per cent to \$281,000 last month.



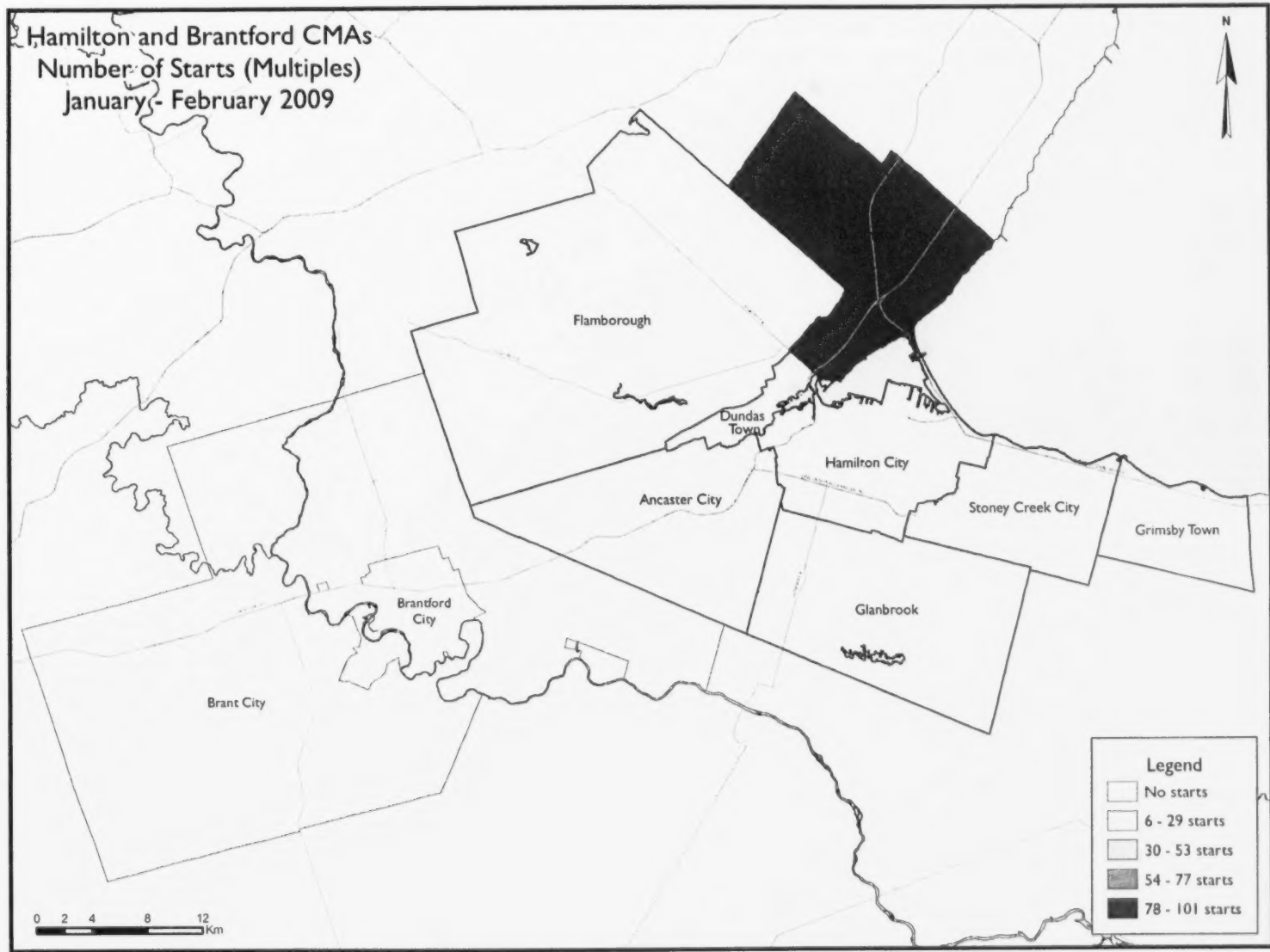
Hamilton and Brantford CMAs
 Number of Starts (Multiples)
 February 2009

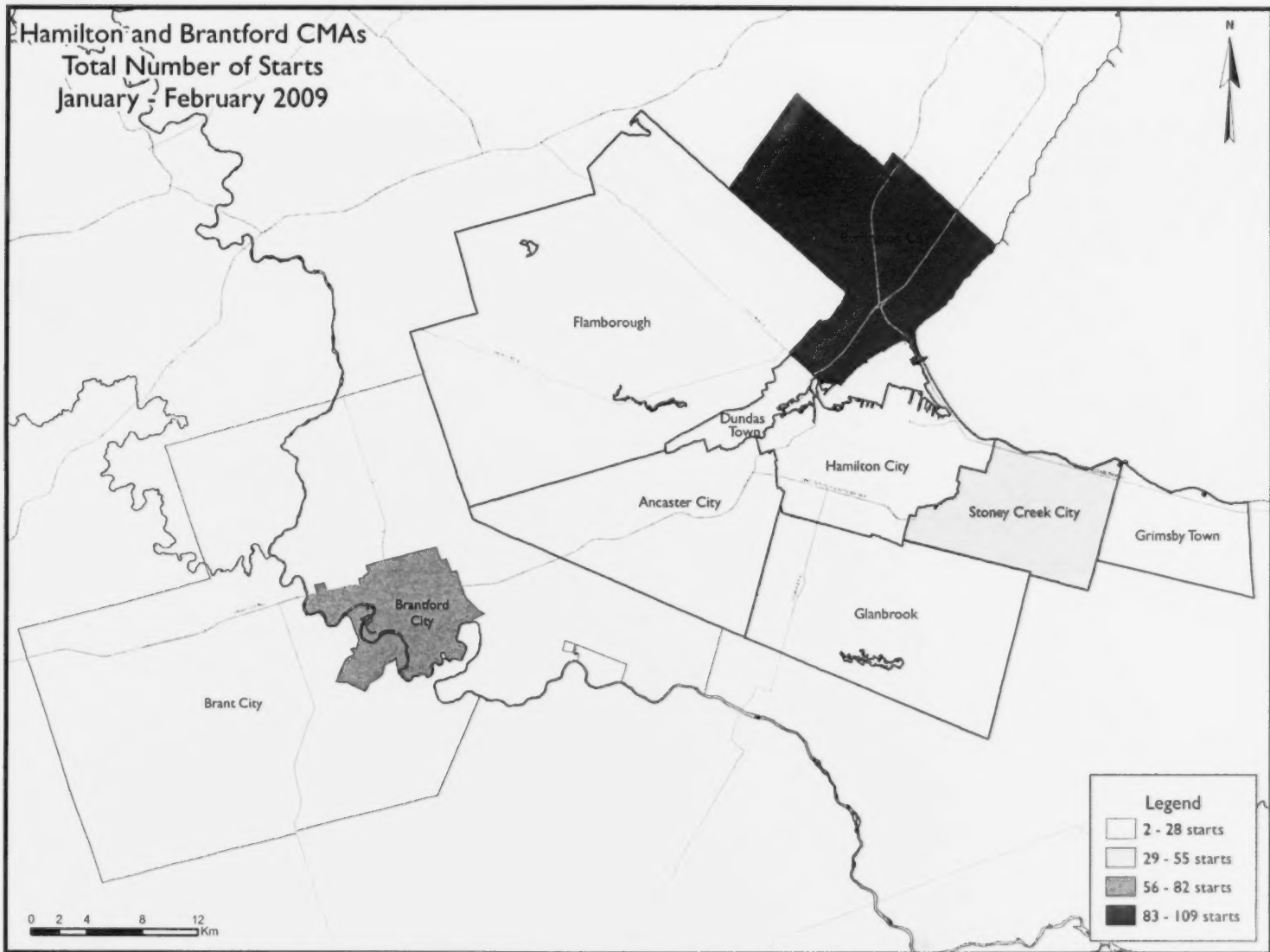






Hamilton and Brantford CMAs
 Number of Starts (Multiples)
 January - February 2009





HOUSING NOW REPORT TABLES

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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
February 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
February 2009	40	4	10	0	29	0	0	82	165
February 2008	152	4	6	0	34	49	0	0	245
% Change	-73.7	0.0	66.7	n/a	-14.7	-100.0	n/a	n/a	-32.7
Year-to-date 2009	77	4	22	0	55	0	0	82	240
Year-to-date 2008	258	4	22	0	78	49	0	0	411
% Change	-70.2	0.0	0.0	n/a	-29.5	-100.0	n/a	n/a	-41.6
UNDER CONSTRUCTION									
February 2009	746	52	418	3	770	810	0	205	3,004
February 2008	939	58	288	0	488	361	3	143	2,280
% Change	-20.6	-10.3	45.1	n/a	57.8	124.4	-100.0	43.4	31.8
COMPLETIONS									
February 2009	93	0	57	2	15	0	0	0	167
February 2008	129	10	78	1	10	0	0	10	238
% Change	-27.9	-100.0	-26.9	100.0	50.0	n/a	n/a	-100.0	-29.8
Year-to-date 2009	170	6	126	3	32	0	0	0	337
Year-to-date 2008	240	16	127	2	28	0	0	10	423
% Change	-29.2	-62.5	-0.8	50.0	14.3	n/a	n/a	-100.0	-20.3
COMPLETED & NOT ABSORBED									
February 2009	64	11	32	0	2	0	0	0	109
February 2008	66	2	26	0	9	0	0	10	113
% Change	-3.0	**	23.1	n/a	-77.8	n/a	n/a	-100.0	-3.5
ABSORBED									
February 2009	95	1	55	2	15	0	0	4	172
February 2008	115	10	84	1	10	24	0	20	264
% Change	-17.4	-90.0	-34.5	100.0	50.0	-100.0	n/a	-80.0	-34.8
Year-to-date 2009	171	14	135	3	32	0	0	4	359
Year-to-date 2008	239	16	124	2	31	24	0	41	477
% Change	-28.5	-12.5	8.9	50.0	3.2	-100.0	n/a	-90.2	-24.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
February 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
February 2009	6	0	0	0	0	0	0	0	6
February 2008	8	0	0	0	0	0	0	0	8
% Change	-25.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-25.0
Year-to-date 2009	65	0	0	0	0	0	0	0	65
Year-to-date 2008	26	2	6	0	5	0	0	0	39
% Change	150.0	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	66.7
UNDER CONSTRUCTION									
February 2009	113	2	11	1	25	21	7	6	186
February 2008	166	12	17	0	44	0	0	0	239
% Change	-31.9	-83.3	-35.3	n/a	-43.2	n/a	n/a	n/a	-22.2
COMPLETIONS									
February 2009	13	0	4	0	10	0	0	0	27
February 2008	51	0	3	0	5	0	0	0	59
% Change	-74.5	n/a	33.3	n/a	100.0	n/a	n/a	n/a	-54.2
Year-to-date 2009	42	0	19	6	10	0	0	0	77
Year-to-date 2008	89	0	3	0	5	0	0	0	97
% Change	-52.8	n/a	**	n/a	100.0	n/a	n/a	n/a	-20.6
COMPLETED & NOT ABSORBED									
February 2009	46	0	26	5	40	0	0	0	117
February 2008	101	0	8	3	33	0	6	0	151
% Change	-54.5	n/a	**	66.7	21.2	n/a	-100.0	n/a	-22.5
ABSORBED									
February 2009	25	0	0	0	1	0	0	0	26
February 2008	59	0	0	1	1	0	0	0	61
% Change	-57.6	n/a	n/a	-100.0	0.0	n/a	n/a	n/a	-57.4
Year-to-date 2009	65	0	2	4	5	0	0	0	76
Year-to-date 2008	87	2	0	1	5	0	0	0	95
% Change	-25.3	-100.0	n/a	**	0.0	n/a	n/a	n/a	-20.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
New City of Hamilton									
February 2009	28	2	10	0	12	0	0	0	52
February 2008	91	4	6	0	34	0	0	0	135
Hamilton City									
February 2009	2	0	0	0	12	0	0	0	14
February 2008	10	2	0	0	0	0	0	0	12
Stoney Creek City									
February 2009	7	2	10	0	0	0	0	0	19
February 2008	60	0	0	0	0	0	0	0	60
Ancaster City									
February 2009	8	0	0	0	0	0	0	0	8
February 2008	5	2	0	0	14	0	0	0	21
Dundas Town									
February 2009	2	0	6	0	0	0	0	0	8
February 2008	0	0	0	0	0	0	0	0	0
Flamborough									
February 2009	3	0	0	0	0	0	0	0	3
February 2008	6	0	0	0	0	0	0	0	6
Glanbrook									
February 2009	8	0	0	0	0	0	0	0	8
February 2008	8	0	0	0	20	0	0	0	28
Burlington City									
February 2009	7	2	0	0	17	0	0	82	108
February 2008	48	0	0	0	0	49	0	0	97
Grimsby Town									
February 2009	5	0	0	0	0	0	0	0	5
February 2008	13	0	0	0	0	0	0	0	13
Hamilton CMA									
February 2009	40	4	10	0	29	0	0	82	165
February 2008	152	4	6	0	34	49	0	0	245
Brant City									
February 2009	2	0	0	0	0	0	0	0	2
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2009	4	0	0	0	0	0	0	0	4
February 2008	5	0	0	0	0	0	0	0	5
Brantford CMA									
February 2009	6	0	0	0	0	0	0	0	6
February 2008	8	0	0	0	0	0	0	0	8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
February 2007									
UNDER CONSTRUCTION									
New City of Hamilton									
February 2009	465	14	343	0	560	305	0	123	1,810
February 2008	573	18	167	0	361	181	3	143	1,446
Hamilton City									
February 2009	113	4	73	0	45	119	0	123	477
February 2008	154	8	0	0	17	119	3	143	444
Stoney Creek City									
February 2009	74	4	66	0	65	0	0	0	209
February 2008	113	0	58	0	8	0	0	0	179
Ancaster City									
February 2009	99	6	8	0	135	62	0	0	310
February 2008	65	2	24	0	116	0	0	0	207
Dundas Town									
February 2009	12	0	11	0	38	124	0	0	185
February 2008	12	2	6	0	6	62	0	0	88
Flamborough									
February 2009	56	0	60	0	0	0	0	0	116
February 2008	74	0	0	0	0	0	0	0	74
Glanbrook									
February 2009	111	0	125	0	277	0	0	0	513
February 2008	155	6	79	0	214	0	0	0	454
Burlington City									
February 2009	248	38	24	3	210	505	0	82	1,110
February 2008	306	40	92	0	127	180	0	0	745
Grimsby Town									
February 2009	33	0	51	0	0	0	0	0	84
February 2008	60	0	29	0	0	0	0	0	89
Hamilton CMA									
February 2009	746	52	418	3	770	810	0	205	3,004
February 2008	939	58	288	0	488	361	3	143	2,280
Brant City									
February 2009	35	0	0	0	0	21	0	0	56
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2009	78	2	11	1	25	0	7	6	130
February 2008	117	12	17	0	44	0	0	0	190
Brantford CMA									
February 2009	113	2	11	1	25	21	7	6	186
February 2008	166	12	17	0	44	0	0	0	239

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
 Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
New City of Hamilton									
February 2009	69	0	44	0	9	0	0	0	122
February 2008	72	0	49	1	10	0	0	10	142
Hamilton City									
February 2009	15	0	6	0	0	0	0	0	21
February 2008	19	0	0	1	0	0	0	10	30
Stoney Creek City									
February 2009	20	0	15	0	0	0	0	0	35
February 2008	26	0	11	0	0	0	0	0	37
Ancaster City									
February 2009	12	0	0	0	3	0	0	0	15
February 2008	5	0	14	0	10	0	0	0	29
Dundas Town									
February 2009	2	0	0	0	0	0	0	0	2
February 2008	0	0	0	0	0	0	0	0	0
Flamborough									
February 2009	11	0	9	0	0	0	0	0	20
February 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
February 2009	9	0	14	0	6	0	0	0	29
February 2008	22	0	24	0	0	0	0	0	46
Burlington City									
February 2009	18	0	0	2	6	0	0	0	26
February 2008	48	10	19	0	0	0	0	0	77
Grimsby Town									
February 2009	6	0	13	0	0	0	0	0	19
February 2008	9	0	10	0	0	0	0	0	19
Hamilton CMA									
February 2009	93	0	57	2	15	0	0	0	167
February 2008	129	10	78	1	10	0	0	10	238
Brant City									
February 2009	8	0	0	0	0	0	0	0	8
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2009	5	0	4	0	10	0	0	0	19
February 2008	11	0	3	0	5	0	0	0	19
Brantford CMA									
February 2009	13	0	4	0	10	0	0	0	27
February 2008	51	0	3	0	5	0	0	0	59

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2009

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
New City of Hamilton									
February 2009	49	2	24	0	0	0	0	0	75
February 2008	34	2	23	0	1	0	0	0	60
Hamilton City									
February 2009	4	1	0	0	0	0	0	0	5
February 2008	0	0	0	0	0	0	0	0	0
Stoney Creek City									
February 2009	41	0	17	0	0	0	0	0	58
February 2008	34	1	17	0	0	0	0	0	52
Ancaster City									
February 2009	1	0	1	0	0	0	0	0	2
February 2008	0	0	0	0	0	0	0	0	0
Dundas Town									
February 2009	0	0	0	0	0	0	0	0	0
February 2008	0	0	0	0	0	0	0	0	0
Flamborough									
February 2009	3	0	0	0	0	0	0	0	3
February 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
February 2009	0	1	6	0	0	0	0	0	7
February 2008	0	1	6	0	1	0	0	0	8
Burlington City									
February 2009	8	9	3	0	2	0	0	0	22
February 2008	17	0	2	0	8	0	0	10	37
Grimsby Town									
February 2009	7	0	5	0	0	0	0	0	12
February 2008	15	0	1	0	0	0	0	0	16
Hamilton CMA									
February 2009	64	11	32	0	2	0	0	0	109
February 2008	66	2	26	0	9	0	0	10	113
Brant City									
February 2009	7	0	11	0	0	0	0	0	18
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2009	39	0	15	5	40	0	0	0	99
February 2008	79	0	4	3	33	0	6	0	125
Brantford CMA									
February 2009	46	0	26	5	40	0	0	0	117
February 2008	101	0	8	3	33	0	6	0	151

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
 Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1: Housing Activity Summary by Submarket
February 2009**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
New City of Hamilton									
February 2009	64	0	42	0	9	0	0	4	119
February 2008	69	0	50	1	10	0	0	10	140
Hamilton City									
February 2009	15	0	6	0	0	0	0	4	25
February 2008	19	0	0	1	0	0	0	10	30
Stoney Creek City									
February 2009	15	0	13	0	0	0	0	0	28
February 2008	23	0	12	0	0	0	0	0	35
Ancaster City									
February 2009	11	0	0	0	3	0	0	0	14
February 2008	5	0	14	0	10	0	0	0	29
Dundas Town									
February 2009	2	0	0	0	0	0	0	0	2
February 2008	0	0	0	0	0	0	0	0	0
Flamborough									
February 2009	11	0	9	0	0	0	0	0	20
February 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
February 2009	10	0	14	0	6	0	0	0	30
February 2008	22	0	24	0	0	0	0	0	46
Burlington City									
February 2009	19	1	2	2	6	0	0	0	30
February 2008	39	10	20	0	0	24	0	10	103
Grimsby Town									
February 2009	12	0	11	0	0	0	0	0	23
February 2008	7	0	14	0	0	0	0	0	21
Hamilton CMA									
February 2009	95	1	55	2	15	0	0	4	172
February 2008	115	10	84	1	10	24	0	20	264
Brant City									
February 2009	7	0	0	0	0	0	0	0	7
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2009	18	0	0	0	1	0	0	0	19
February 2008	15	0	0	1	1	0	0	0	17
Brantford CMA									
February 2009	25	0	0	0	1	0	0	0	26
February 2008	59	0	0	1	1	0	0	0	61

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA
1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
February 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	% Change
Hamilton CMA	40	152	4	4	39	40	82	49	165	245	-32.7
New City of Hamilton	28	91	2	4	22	40	0	0	52	135	-61.5
Hamilton City	2	10	0	2	12	0	0	0	14	12	16.7
Stoney Creek City	7	60	2	0	10	0	0	0	19	60	-68.3
Ancaster City	8	5	0	2	0	14	0	0	8	21	-61.9
Dundas Town	0	2	0	0	0	6	0	0	0	8	-100.0
Flamborough	3	6	0	0	0	0	0	0	3	6	-50.0
Glanbrook	8	8	0	0	0	20	0	0	8	28	-71.4
Burlington City	7	48	2	0	17	0	82	49	108	97	11.3
Grimsby Town	5	13	0	0	0	0	0	0	5	13	-61.5
Brantford CMA	6	8	0	0	0	0	0	0	6	8	-25.0
Brant City	2	n/a	0	n/a	0	n/a	0	n/a	2	n/a	n/a
Brantford City	4	5	0	0	0	0	0	0	4	5	-20.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - February 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	77	258	4	6	77	98	82	49	240	411	-41.6
New City of Hamilton	63	135	2	4	60	58	0	0	125	197	-36.5
Hamilton City	7	22	0	2	20	0	0	0	27	24	12.5
Stoney Creek City	17	69	2	0	22	8	0	0	41	77	-46.8
Ancaster City	20	12	0	2	6	14	0	0	26	28	-7.1
Dundas Town	2	3	0	0	0	12	0	0	2	15	-86.7
Flamborough	5	10	0	0	0	0	0	0	5	10	-50.0
Glanbrook	12	19	0	0	12	24	0	0	24	43	-44.2
Burlington City	8	105	2	2	17	32	82	49	109	188	-42.0
Grimsby Town	6	18	0	0	0	8	0	0	6	26	-76.9
Brantford CMA	65	26	0	2	0	11	0	0	65	39	66.7
Brant City	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	59	16	0	2	0	11	0	0	59	29	103.4

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
February 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008
Hamilton CMA	39	40	0	0	0	49	82	0
New City of Hamilton	22	40	0	0	0	0	0	0
Hamilton City	12	0	0	0	0	0	0	0
Stoney Creek City	10	0	0	0	0	0	0	0
Ancaster City	0	14	0	0	0	0	0	0
Dundas Town	0	6	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	20	0	0	0	0	0	0
Burlington City	17	0	0	0	0	49	82	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - February 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	77	98	0	0	0	49	82	0
New City of Hamilton	60	58	0	0	0	0	0	0
Hamilton City	20	0	0	0	0	0	0	0
Stoney Creek City	22	8	0	0	0	0	0	0
Ancaster City	6	14	0	0	0	0	0	0
Dundas Town	0	12	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	12	24	0	0	0	0	0	0
Burlington City	17	32	0	0	0	49	82	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	0	11	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	11	0	0	0	0	0	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market
February 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008
Hamilton CMA	54	162	29	83	82	0	165	245
New City of Hamilton	40	101	12	34	0	0	52	135
Hamilton City	2	12	12	0	0	0	14	12
Stoney Creek City	19	60	0	0	0	0	19	60
Ancaster City	8	7	0	14	0	0	8	21
Dundas Town	0	8	0	0	0	0	0	8
Flamborough	3	6	0	0	0	0	3	6
Glanbrook	8	8	0	20	0	0	8	28
Burlington City	9	48	17	49	82	0	108	97
Grimsby Town	5	13	0	0	0	0	5	13
Brantford CMA	6	8	0	0	0	0	6	8
Brant City	2	n/a	0	n/a	0	n/a	2	n/a
Brantford City	4	5	0	0	0	0	4	5

**Table 2.5: Starts by Submarket and by Intended Market
January - February 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	103	284	55	127	82	0	240	411
New City of Hamilton	87	153	38	44	0	0	125	197
Hamilton City	7	24	20	0	0	0	27	24
Stoney Creek City	41	77	0	0	0	0	41	77
Ancaster City	20	14	6	14	0	0	26	28
Dundas Town	2	9	0	6	0	0	2	15
Flamborough	5	10	0	0	0	0	5	10
Glanbrook	12	19	12	24	0	0	24	43
Burlington City	10	105	17	83	82	0	109	188
Grimsby Town	6	26	0	0	0	0	6	26
Brantford CMA	65	34	0	5	0	0	65	39
Brant City	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	59	24	0	5	0	0	59	29

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type
February 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	% Change
Hamilton CMA	95	130	2	10	70	88	0	10	167	238	-29.8
New City of Hamilton	69	73	0	0	53	59	0	10	122	142	-14.1
Hamilton City	15	20	0	0	6	0	0	10	21	30	-30.0
Stoney Creek City	20	26	0	0	15	11	0	0	35	37	-5.4
Ancaster City	12	5	0	0	3	24	0	0	15	29	-48.3
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	11	0	0	0	9	0	0	0	20	0	n/a
Glanbrook	9	22	0	0	20	24	0	0	29	46	-37.0
Burlington City	20	48	2	10	4	19	0	0	26	77	-66.2
Grimsby Town	6	9	0	0	13	10	0	0	19	19	0.0
Brantford CMA	13	51	0	0	14	8	0	0	27	59	-54.2
Brant City	8	n/a	0	n/a	0	n/a	0	n/a	8	n/a	n/a
Brantford City	5	11	0	0	14	8	0	0	19	19	0.0

**Table 3.1: Completions by Submarket and by Dwelling Type
January - February 2009**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	173	242	8	16	156	155	0	10	337	423	-20.3
New City of Hamilton	111	127	0	2	133	84	0	10	244	223	9.4
Hamilton City	26	36	0	0	20	0	0	10	46	46	0.0
Stoney Creek City	35	37	0	0	34	29	0	0	69	66	4.5
Ancaster City	19	15	0	0	3	24	0	0	22	39	-43.6
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	14	7	0	2	39	0	0	0	53	9	**
Glanbrook	15	32	0	0	37	31	0	0	52	63	-17.5
Burlington City	46	99	8	14	10	37	0	0	64	150	-57.3
Grimsby Town	16	16	0	0	13	34	0	0	29	50	-42.0
Brantford CMA	48	89	0	0	29	8	0	0	77	97	-20.6
Brant City	30	n/a	0	n/a	7	n/a	0	n/a	37	n/a	n/a
Brantford City	18	44	0	0	22	8	0	0	40	52	-23.1

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
February 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008
Hamilton CMA	70	88	0	0	0	0	0	10
New City of Hamilton	53	59	0	0	0	0	0	10
Hamilton City	6	0	0	0	0	0	0	10
Stoney Creek City	15	11	0	0	0	0	0	0
Ancaster City	3	24	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	9	0	0	0	0	0	0	0
Glanbrook	20	24	0	0	0	0	0	0
Burlington City	4	19	0	0	0	0	0	0
Grimsby Town	13	10	0	0	0	0	0	0
Brantford CMA	14	8	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	8	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - February 2009**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	156	155	0	0	0	0	0	10
New City of Hamilton	133	84	0	0	0	0	0	10
Hamilton City	20	0	0	0	0	0	0	10
Stoney Creek City	34	29	0	0	0	0	0	0
Ancaster City	3	24	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	39	0	0	0	0	0	0	0
Glanbrook	37	31	0	0	0	0	0	0
Burlington City	10	37	0	0	0	0	0	0
Grimsby Town	13	34	0	0	0	0	0	0
Brantford CMA	29	8	0	0	0	0	0	0
Brant City	7	n/a	0	n/a	0	n/a	0	n/a
Brantford City	22	8	0	0	0	0	0	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
February 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008	Feb 2009	Feb 2008
Hamilton CMA	150	217	17	11	0	10	167	238
New City of Hamilton	113	121	9	11	0	10	122	142
Hamilton City	21	19	0	1	0	10	21	30
Stoney Creek City	35	37	0	0	0	0	35	37
Ancaster City	12	19	3	10	0	0	15	29
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	20	0	0	0	0	0	20	0
Glanbrook	23	46	6	0	0	0	29	46
Burlington City	18	77	8	0	0	0	26	77
Grimsby Town	19	19	0	0	0	0	19	19
Brantford CMA	17	54	10	5	0	0	27	59
Brant City	8	n/a	0	n/a	0	n/a	8	n/a
Brantford City	9	14	10	5	0	0	19	19

**Table 3.5: Completions by Submarket and by Intended Market
January - February 2009**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	302	383	35	30	0	10	337	423
New City of Hamilton	218	201	26	12	0	10	244	223
Hamilton City	46	34	0	2	0	10	46	46
Stoney Creek City	69	66	0	0	0	0	69	66
Ancaster City	19	29	3	10	0	0	22	39
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	53	9	0	0	0	0	53	9
Glanbrook	29	63	23	0	0	0	52	63
Burlington City	55	132	9	18	0	0	64	150
Grimsby Town	29	50	0	0	0	0	29	50
Brantford CMA	61	92	16	5	0	0	77	97
Brant City	37	n/a	0	n/a	0	n/a	37	n/a
Brantford City	24	47	16	5	0	0	40	52

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range
February 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
February 2009	1	1.6	1	1.6	11	17.2	17	26.6	34	53.1	64	356,490	417,443
February 2008	0	0.0	0	0.0	12	17.1	24	34.3	34	48.6	70	349,450	366,777
Year-to-date 2009	1	1.0	1	1.0	15	14.6	31	30.1	55	53.4	103	357,990	417,390
Year-to-date 2008	0	0.0	7	5.5	23	18.1	34	26.8	63	49.6	127	349,900	370,461
Hamilton City													
February 2009	1	6.7	1	6.7	0	0.0	4	26.7	9	60.0	15	365,000	474,559
February 2008	0	0.0	0	0.0	4	20.0	5	25.0	11	55.0	20	355,200	360,224
Year-to-date 2009	1	3.8	1	3.8	2	7.7	7	26.9	15	57.7	26	367,000	454,895
Year-to-date 2008	0	0.0	4	10.5	10	26.3	9	23.7	15	39.5	38	327,000	336,373
Stoney Creek City													
February 2009	0	0.0	0	0.0	4	26.7	7	46.7	4	26.7	15	340,990	335,093
February 2008	0	0.0	0	0.0	2	8.7	10	43.5	11	47.8	23	349,900	371,726
Year-to-date 2009	0	0.0	0	0.0	6	23.1	13	50.0	7	26.9	26	317,990	334,193
Year-to-date 2008	0	0.0	0	0.0	6	18.2	12	36.4	15	45.5	33	345,900	360,324
Ancaster City													
February 2009	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	500,000	552,982
February 2008	0	0.0	0	0.0	0	0.0	1	20.0	4	80.0	5	--	--
Year-to-date 2009	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	517,500	578,733
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	6.3	15	93.8	16	472,500	516,826
Dundas Town													
February 2009	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
February 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Flamborough													
February 2009	0	0.0	0	0.0	1	9.1	5	45.5	5	45.5	11	349,990	416,645
February 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	0.0	0	0.0	1	7.1	5	35.7	8	57.1	14	366,495	418,506
Year-to-date 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
Glanbrook													
February 2009	0	0.0	0	0.0	5	50.0	0	0.0	5	50.0	10	325,450	326,768
February 2008	0	0.0	0	0.0	6	27.3	8	36.4	8	36.4	22	327,050	327,798
Year-to-date 2009	0	0.0	0	0.0	5	29.4	5	29.4	7	41.2	17	320,800	327,092
Year-to-date 2008	0	0.0	1	3.0	7	21.2	12	36.4	13	39.4	33	334,000	329,579
Burlington City													
February 2009	0	0.0	0	0.0	0	0.0	0	0.0	21	100.0	21	495,990	787,421
February 2008	0	0.0	0	0.0	0	0.0	4	10.3	35	89.7	39	402,000	426,915
Year-to-date 2009	0	0.0	0	0.0	0	0.0	1	1.8	54	98.2	55	493,990	640,101
Year-to-date 2008	0	0.0	0	0.0	0	0.0	5	5.5	86	94.5	91	402,000	495,708
Grimsby Town													
February 2009	0	0.0	0	0.0	2	16.7	9	75.0	1	8.3	12	329,900	321,983
February 2008	0	0.0	0	0.0	1	14.3	4	57.1	2	28.6	7	--	--
Year-to-date 2009	0	0.0	0	0.0	2	12.5	13	81.3	1	6.3	16	329,900	324,775
Year-to-date 2008	0	0.0	0	0.0	1	4.3	12	52.2	10	43.5	23	349,900	396,030

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
February 2009

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
February 2009	1	1.0	1	1.0	13	13.4	26	26.8	56	57.7	97	371,900	485,732
February 2008	0	0.0	0	0.0	13	11.2	32	27.6	71	61.2	116	371,900	385,210
Year-to-date 2009	1	0.6	1	0.6	17	9.8	45	25.9	110	63.2	174	387,945	479,271
Year-to-date 2008	0	0.0	7	2.9	24	10.0	51	21.2	159	66.0	241	376,900	420,193

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range
February 2009**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$125,000		\$125,000 - \$149,999		\$150,000 - \$174,999		\$175,000 - \$199,999		\$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
February 2009	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
February 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2009	1	3.3	0	0.0	3	10.0	1	3.3	25	83.3	30	300,000	312,067
Year-to-date 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
February 2009	0	0.0	0	0.0	3	16.7	1	5.6	14	77.8	18	251,500	235,999
February 2008	1	6.3	0	0.0	2	12.5	2	12.5	11	68.8	16	232,500	227,361
Year-to-date 2009	1	2.6	1	2.6	4	10.3	2	5.1	31	79.5	39	255,000	257,048
Year-to-date 2008	1	2.6	3	7.7	6	15.4	6	15.4	23	59.0	39	225,000	223,379
Brantford CMA													
February 2009	0	0.0	0	0.0	3	12.0	1	4.0	21	84.0	25	265,000	274,280
February 2008	1	1.7	0	0.0	7	11.7	5	8.3	47	78.3	60	307,500	330,863
Year-to-date 2009	2	2.9	1	1.4	7	10.1	3	4.3	56	81.2	69	268,000	280,969
Year-to-date 2008	1	1.1	3	3.4	12	13.6	9	10.2	63	71.6	88	270,995	299,509

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
February 2009**

Submarket	Feb 2009	Feb 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	485,732	385,210	26.1	479,271	420,193	14.1
New City of Hamilton	417,443	366,777	13.8	417,390	370,461	12.7
Hamilton City	474,559	360,224	31.7	454,895	336,373	35.2
Stoney Creek City	335,093	371,726	-9.9	334,193	360,324	-7.3
Ancaster City	552,982	--	n/a	578,733	516,826	12.0
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	416,645	--	n/a	418,506	--	n/a
Glanbrook	326,768	327,798	-0.3	327,092	329,579	-0.8
Burlington City	787,421	426,915	84.4	640,101	495,708	29.1
Grimsby Town	321,983	--	n/a	324,775	396,030	-18.0
Brantford CMA	274,280	330,863	-17.1	280,969	299,509	-6.2
Brant City	--	n/a	n/a	312,067	n/a	n/a
Brantford City	235,999	227,361	3.8	257,048	223,379	15.1

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton
February 2009**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	804	1,368	1,536	52.3	265,452	-3.9	263,954
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	4,141	-4.8		6,339			288,428	6.1	
	Q1 2009	N/A			N/A			N/A		
	YTD 2008	1,781	-2.0		3,122			277,129	4.4	
	YTD 2009	1,164	-34.6		2,803			265,105	-4.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
February 2009

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	131	247	251	52.2	205,770	-10.4	208,774
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	697	-2.1		1,136			222,138	3.9	
	Q1 2009	N/A			N/A			N/A		
	YTD 2008	303	-13.7		626			217,998	10.5	
	YTD 2009	213	-29.7		467			204,159	-6.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
February 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79		113.1	365.9	8.4	66.6	806
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
February 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (.000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.5	110.9	51.3	5.9	68.2	779
	February	718	7.25	7.29	145.2	111.4	51.3	6.0	68.1	785
	March	712	7.15	7.19	145.6	111.7	51.2	6.9	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.2	6.9	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.4	7.1	68.9	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.9	69.2	764
	July	710	6.95	7.15	146.5	115.1	51.9	6.5	69.0	749
	August	691	6.65	6.85	146.6	114.8	52.3	6.4	69.6	752
	September	691	6.65	6.85	146.6	115.1	52.7	6.1	69.7	758
	October	713	6.35	7.20	146.6	113.7	52.7	5.9	69.4	772
	November	713	6.35	7.20	146.5	113.5	52.0	5.6	68.1	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.7	67.5	792
2009	January	627	5.00	5.79	146.6	112.4	51	6.7	67.6	797
	February	627	5.00	5.79		113.1	50.7	7.8	67.9	785
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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